

# Factsheet on COVID-19 Life Assurance Scheme: Northern Ireland

The Health & Social Care Coronavirus Life Assurance (NI) Scheme 2020 states that:

“The Department of Health (the Department) will pay a lump sum of £60,000 in respect of the death of HSC staff (including in respect of a death that occurred before this Scheme was brought into effect) where the Department can reasonably conclude, based on the evidence presented before it, that, in accordance with the conditions of the Scheme, the person’s death was caused by coronavirus.”

## Questions

### Q1. Who can benefit?

The estate of an ‘eligible individual’ who suffered ‘a qualifying death’.

### Q2. What is the benefit?

The scheme pays out a single lump sum of £60,000.00

### Q3. Who are ‘eligible individuals’?

The scheme covers staff who:

- Are employed by an HSC body.
- Work for organisations that support the delivery of HSC services, including outsourced or subcontracted services.
- Work on an HSC contract, including primary care medical and dental services.
- Were exposed to a high risk of contracting coronavirus disease in circumstances where they could not reasonably avoid that risk because of the nature and location of the work their work.

### Q4. What is a ‘qualifying death’?

A qualifying death is one where the deceased was an eligible individual and where the health minister is reasonably satisfied that:

- It was probable that the individual contracted coronavirus in the course of their work.
- The eligible individual first exhibited symptoms of coronavirus within 14 days of (or such other period as the Department may consider on the basis of medical evidence) being exposed to coronavirus in the source of their work.
- Coronavirus disease was the whole or main cause of the death.

## Q5. Are there any exceptions?

Someone who is not eligible can be treated as being eligible exceptionally if the Department is reasonably satisfied that:

- the individual was providing services as part of the HSC health service, adult social services or children's social care services directly to those with coronavirus or coronavirus disease;
- the performance of those functions was likely to have contributed to the death of the individual; and
- that disease was the whole or main cause of the death.

## Q6. Does the deceased have to have been a full-time, permanent employee?

No, they could have been:

- Full-time or part-time.
- Permanent or temporary, including agency workers and locums.
- Retired staff who return to HSC employment.
- Students taking up paid frontline roles.

## Q7. Who can apply?

- The deceased person's legal personal representative for the deceased. A personal representative is a person who has assumed responsibility for the deceased's legal affairs by obtaining "Probate" or "Letters of administration." They do not have to be a lawyer.
- The solicitor acting on behalf of the estate.

## Q8. How do you apply?

The claim form can be found [here](#).

Once sections 1-4 have been filled out by the deceased's representative, the form is then passed to the deceased employer to complete the process.

## Q9. Is there a time limit for applying?

The scheme is time limited, so the death must have occurred before section 47 of the Coronavirus Act 2020 ceases to have effect. The Minister for Health will announce when this will happen and there will be a further six months, from that date, for claims to be made.

## Q10. Who administers the scheme?

HSC Pension Services

[hscpensions@hscni.net](mailto:hscpensions@hscni.net)

HSC and Social Care Coronavirus Life Assurance Scheme 2020 helpline:

Telephone: 028 71319111

Outside UK: +44 2871 319111

UNISON is there to support you in the tragic circumstances where you have lost a family member, who is a UNISON member, from COVID-19 contracted as a result of their work. To access this support or if you have any queries in relation to this factsheet or the life assurance scheme please call UNISON's 24 hour helpline on **0808 252 2783**.